

Guardian

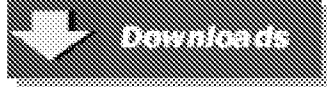
MORTGAGE DOCUMENTS INC.





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PRODUCTS & SERVICES

GMD Products & Services

Entering our second decade of business, Guardian Mortgage Documents (GMD) specializes in providing the national lending community with technological solutions for loan document preparation and delivery. GMD's products and services focus on streamlining the closing process by using specialized software to create and deliver high-quality closing documents wherever they are needed. Our client portfolio includes a wide variety of professionals, mortgage companies, brokers, banks and attorneys.

For clients looking for solutions a step beyond document preparation, GMD also offers a full service Closing Coordination Division (GCC) and general business consulting through our Business Solutions and Technologies Division.

Software Features

GMD's proprietary software allows users to enter loan information into easy-to-use screens (standard or customized). To ensure quality documents, GMD's software incorporates a number of error/default checks prior to actual printing of your documents. After entering your data and executing a user proof, you transmit your loan file to GMD's national service center for processing. Within approximately 30 to 90 seconds (depending on your configuration), you receive your formatted documents for printing on an HP PCL-5e compatible printer. In addition to printing in your office, you may choose to reroute your documents to another office, closing agent, title company or attorney. If you are using GMD's Fax-In Service Bureau, you simply fax or E-Mail a worksheet to our national service center and we will input your data, perform a quality assurance review, print the documents and deliver them to you electronically or by overnight courier.

Customer Support

Whether you are setting up a new system, needing help customizing

your forms or completing a document package, our account representatives and technical staff will provide you with friendly, personal service.

Document Compliance

GMD maintains a database library with thousands of mortgage documents that enable national lenders to produce fully compliant closing packages in every state. For example, our library includes VA, FHA, FNMA, FHLMA, conventional and other investor specific forms. Our first mortgage closing packages are created through our national network of law firms. These packages comply with both state and federal requirements and are backed by a written opinion letter from each law firm.

Compliance Intelligence

As an added-value resource to our client base, GMD provides three forums to support compliance intelligence gathering for issues that may affect the form or content of your mortgage loan documents or closing practices.

1. **Guardian Monitor – Mortgage Finance Law Newsletter:**

GMD's National Regulatory Counsel (Brown, Fowler & Alsup) researches, publishes and distributes a quarterly newsletter to our client base. This newsletter keeps clients informed of new developments in federal and state mortgage lending laws and regulations that affect the form or content of mortgage loan documents or closing practices.

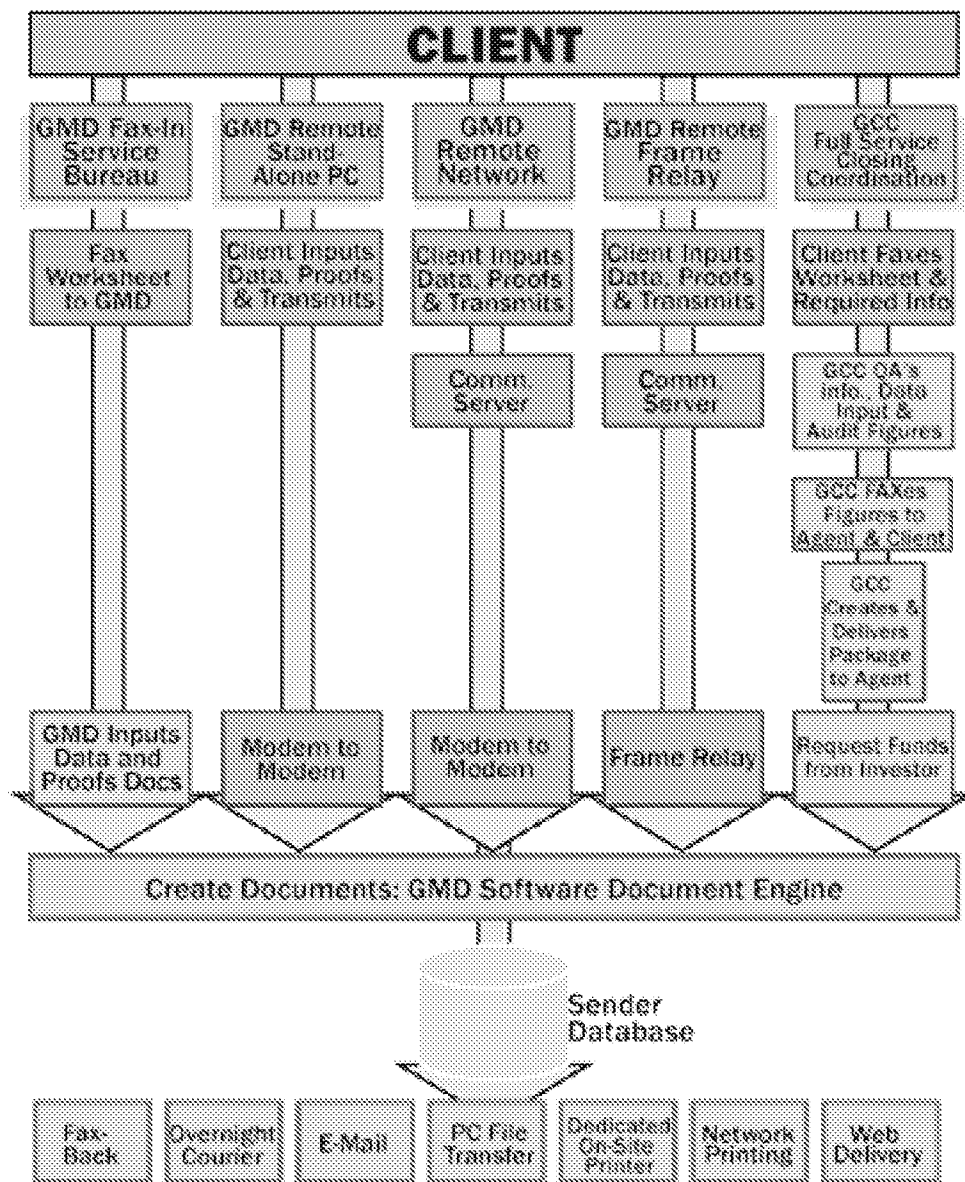
2. **Web Site Library:** Through our Web site, GMD provides clients with 24-hour, 7-day-a-week access to a database of all previously published editions of the *Monitor* newsletter. Clients can locate topics of specific importance to them by using the search function.

3. **Monitor News Flash:** In this forum, we share time sensitive information that you must be made aware of before the next publication of the *Monitor* newsletter. If you are listed on our E-Mail distribution list, we will notify you via E-Mail whenever a new item is posted. You may select to view single posting dates or search all posting dates for specific topics using key words.

Pricing

When using GMD's software capabilities, there are no licensing fees, software purchases or update costs. You are charged on a per-package basis only when requesting a document package through GMD's software system.

Products and Services Process Flow Chart



Products and Services Profile Summary

Minimum Required Hardware/ Software	GMD Fax-in Service	GMD Remote Stand Alone PC	GMD Remote Network	GMD Remote Frame Relay	GCC Full Service Closing Coordination
Fax Machine	x				x
Workstation Windows 95,98,NT		Any	Any	Any	
Novell, Win95, Win 98, Win NT			Any	Any	
Dedicated Comm. Server			x	x	
Frame Relay Router*				x	

Frame Relay Network Connection				x	
HP PCL-5e Compatible Printer	Optional	x	x	x	x
Data Entry Method	Fax worksheet to GMD	In-house client data entry	In-house client data entry	In-house client data entry	Fax worksheet to GCC for data entry
Turnaround Time	2 hours or less	≤ 90 seconds	≤ 90 seconds	≤ 30 seconds	Standard 48 Hr or Same Day Rush
Hours of Operation	M-F 8am-6pm(MT)	24 Hours 7 Days	24 Hours 7 Days	24 Hours 7 Days	M-F 7am-5pm (MT)
Typical Monthly Loan Volume	≤75 to 1000 units	50 to 100 units	75 to 300 units	≤300 units	20 to 750 units
Technical Support	x	x	x	x	x
Customization of Forms/Docs	Available	Available	Available	Available	Available
Legal Compliance	Available	Available	Available	Available	Available
Delivery Options:					
Fax Back Delivery	x		Soon	Soon	x
Overnight Courier	x				x
E-Mail	x	x	x	x	Docs only
PC File Transfer	x	x	x	x	Docs only
Dedicated On-Site Printer	x	x	x	x	Docs only
Network Printing	x		x	x	Docs only
Web Delivery (24 x 7 x 365)	x	x	x	x	x
	Internet Access Required (client has 100% self control for issuing web delivery passwords)	Internet Access Required (client has 100% self control for issuing web delivery passwords)	Internet Access Required (client has 100% self control for issuing web delivery passwords)	Internet Access Required (client has 100% self control for issuing web delivery passwords)	Internet Access Required (Based on Service, GMD Assigns Passwords or Client has 100% Self Control for Issuing Web Delivery Passwords)

*GMD offers configuration and installation coordination as an optional service.

Document Delivery Options

GMD offers multiple document delivery options to maximize the efficiencies of your system's configuration and organizational structure.

Fax Back

Requirements: Fax machine.

Benefits: Automated delivery with minimal equipment and cost.

Overnight Courier

Requirements: Guardian requires your courier account number for Federal Express, Airborne Express, or UPS.

Benefits: Useful when recipient does not have email or web access.

GMD In-House Printing and Distribution

Requirements: None.

Benefits: Total outsourcing of printing and distribution. Cost-effective for situations where closing agent has no electronic capabilities (Courier anywhere in the US).

E-Mail

Requirements: Appropriate email capabilities with HP PCL- 5e compatible printer.

Benefits: No dedicated hardware with complete control over when and which documents are printed.

PC File Transfer

Requirements: Dedicated PC modem and phone line with accessible HP PCL-5e compatible laser printer.

Benefits: Electronic document delivery capability with no additional cost as GMD provides communication software.

Dedicated On-Site Printer

Requirements: Dedicated HP PCL-5e compatible laser printer with modem and phone line.

Benefits: Totally automated document delivery. GMD calls your designated printer and prints documents.



● Network Printing

Requirements: Network connection to GMD with HP PCL-5e compatible laser printer.

Benefits: Instantaneous, highly reliable printing for high volume.

● Web Delivery

Requirements: Internet access with HP PCL-5e compatible laser printer.

Benefits: Real-time document delivery available 24 x 7 x 365. Additional capabilities include: viewing documents on-line prior to printing, transfer/forwarding documents to other web users, sorting document packages according to five different criteria (Date Posted, Closing Date, Borrower Name, Property Address and Loan Number). Additionally, clients have 100% self control for issuing web delivery passwords.

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